

## APPENDIX F

### GLOSSARY

CHAS: The *Comprehensive Housing Affordable Strategy*; the former five year housing strategy for addressing the needs of low and moderate income residents. As of 1995 it was changed to the *Consolidated Plan*.

FmHA: An agency within the U.S. Dept. of Agriculture (USDA) formerly called the Farmers Home Administration, but now a section of the USDA Rural Development Rural Housing Service.

HOME: The Home Investment Partnerships Program, which is a federal grant provided to states and some municipalities to assist them in addressing housing needs.

HUD: The federal Department of Housing and Urban Development, which addresses housing need nation wide through the provision of grants and technical assistance to states and individual communities.

LIHTC: Federal *Low-income Housing Tax Credit*, which is available to housing investors to encourage the development of affordable rental housing.

McKINNEY ACT: The federal Stewart B. McKinney Homeless Assistance Act, which encompasses a number of housing programs to provide for the needs of homeless or near homeless individuals and households.

RIH (more typically referred to as Rhode Island Housing): The Rhode Island Housing and Mortgage Finance Corporation, a quasi-public housing finance authority which provides loans and grants to eligible agencies and individuals for various affordable housing activities and programs. RIH also administers the HOME Program for “non-entitlement” communities and the federal LIHTC Program.

SPRAWL: Poorly planned, low-density development that is auto-oriented and spreads out along paths of least resistance without regard to future consequences.

#### SUBSTANDARD HOUSING

A unit has *severe physical problems* if it has any one of the following problems:

- Plumbing:* Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.
- Heating:* Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

*Electric:* Having any five of the following six maintenance problems: water leaks from the than outside, such as from the roof, basement, windows or doors, leaks from inside structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.

*Hallways:* Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.

A unit has *Moderate physical problems* if it has any of the following five problems but none of the severe problems:

*Plumbing:* On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all flush toilets were broken down at the same time for 6 hours or more.

*Heating:* Having unvented gas, oil, or kerosene heaters as the primary heating equipment.

*Upkeep:* Having any three of the overall list of six upkeep problems mentioned above under severe physical problems.

*Hallways:* Having any three of the four hallway problems mentioned above under severe physical problems.

*Kitchen:* Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.